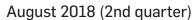
Capitec Bank Holdings Limited





Liquidity coverage ratio (LCR) - common disclosure template

The LCR is a 30-day stress test, using 92 days (actual data point for the quarter) to calculate an average for the quarter, which requires banks to hold sufficient high-quality liquid assets to cover envisaged net outflows. These outflows are calibrated using prescribed Basel factors applied to assets and liabilities in a static run-off model. Basel definitions are used to identify high-quality liquid assets.

Line #	Group and bank R'000	Total Unweighted Value (Average) 31 Aug 2018	Total Weighted Value (Average) 31 Aug 2018	Total Weighted Value (Average) 31 May 2018
	High-Quality Liquid Assets			
1	Total high-quality liquid assets (HQLA)		18 696 766	19 066 557
	Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	58 934 552	3 612 920	3 386 583
3	Stable deposits	_	-	-
4	Less-stable deposits	58 934 552	3 612 920	3 386 583
5	Unsecured wholesale funding, of which:	6 268 614	257 042	264 752
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	233 411	23 345	22 001
8	Unsecured debt	6 035 203	233 697	242 751
9	Secured wholesale funding	-	-	-
10	Additional requirements, of which:	713 875	18 203	343 191
11	Outflows related to derivative exposures and other collateral requirements	365	365	1 500
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	713 510	17 838	16 339
14	Other contractual funding obligations	-	-	325 352
15	Other contingent funding obligations	-	-	-
16	Total Cash Outflows	-	3 888 165	3 994 526
	Cash Inflows			
17	Secured lending (e.g. reverse repos)	92 081	92 081	92 133
18	Inflows from fully performing exposures	10 725 375	10 165 923	10 980 861
19	Other cash inflows	27 695	11	14
20	Total Cash Inflows	10 845 151	10 258 015	11 073 008
			Total Adjusted Value	
21	Total HQLA		18 696 766	19 066 557
22	Total Net Cash Outflows ⁽¹⁾		972 041	998 632
23	Liquidity Coverage Ratio (%) (2)		1 923%	1 909%

⁽¹⁾ As Capitec has a net cash inflow after applying the run-off factors, outflows for the purpose of the ratio are deemed to be 25% of gross outflows.

⁽²⁾ There is no difference between group and bank.